



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [HANCOCK WHITNEY CORPORATION](#)

City/State [GULFPORT, MS](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [35,327,785](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HANCOCK WHITNEY CORPORATION](#)

[HANCOCK WHITNEY PLAZA](#)

[GULFPORT, MS 39501](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	34,685,141			32,006,306			32,223,726			29,127,353			27,857,148																	
Net income (\$000)	325,471			-148,749			-45,174			327,380			323,770																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.74	2.65	53	2.98	2.80	59	2.97	2.77	60	3.12	3.01	50	3.11	3.08	45															
+ Non-interest income	1.06	1.09	54	1.01	1.21	47	1.01	1.21	48	1.13	1.32	52	1.13	1.31	51															
- Overhead expense	2.41	2.21	67	2.49	2.59	58	2.45	2.57	53	2.71	2.69	59	2.58	2.71	46															
- Provision for credit losses	-0.19	-0.12	32	2.41	0.66	96	1.87	0.51	96	0.15	0.15	62	0.13	0.14	56															
+ Securities gains (losses)	0	0.01	54	0	0.03	41	0	0.02	38	0	0.01	35	-0.09	0	2															
+ Other tax equivalent adjustments	0	0	83	0	0	12	0	0	85	0	0	11	0	0	78															
= Pretax net operating income (tax equivalent)	1.58	1.76	43	-0.91	0.91	6	-0.35	1.04	6	1.40	1.56	35	1.43	1.57	36															
Net operating income	1.25	1.34	45	-0.62	0.70	6	-0.14	0.81	7	1.12	1.19	38	1.16	1.24	37															
Net income	1.25	1.34	45	-0.62	0.71	6	-0.14	0.82	7	1.12	1.19	38	1.16	1.24	37															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.15	3.12	48	3.71	3.64	53	3.65	3.55	55	4.30	4.41	42	4.08	4.24	39															
Interest expense	0.17	0.26	30	0.44	0.58	33	0.39	0.52	35	0.87	1.08	36	0.70	0.86	38															
Net interest income (tax equivalent)	2.98	2.85	56	3.27	3.05	59	3.25	3.01	63	3.43	3.33	49	3.38	3.38	41															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.19	0.12	71	2.22	0.28	96	1.77	0.27	96	0.23	0.21	62	0.27	0.22	73															
Earnings coverage of net loan and lease losses (X)	11.63	26.30	35	0.95	20.97	11	1.21	22.91	9	9.29	24.40	38	8	21.75	30															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.78	1.32	81	2.02	1.58	77	2.07	1.58	79	0.90	0.83	56	0.97	0.90	62															
Allowance for loan and lease losses / Total loans and leases	1.77	1.30	83	2.01	1.55	78	2.05	1.55	79	0.90	0.81	57	0.97	0.89	63															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.33	0.58	23	0.82	0.71	65	0.70	0.71	55	1.25	0.57	92	0.97	0.61	85															
30-89 days past due loans and leases / Total loans and leases	0.19	0.29	39	0.33	0.37	58	0.31	0.39	48	0.52	0.43	69	0.49	0.44	64															
Liquidity and Funding																														
Net noncore funding dependence	-2.61	-3.31	54	7.33	6.19	59	3.50	3.20	55	15.38	14.45	56	14.98	16.62	53															
Net short-term noncore funding dependence	-6.84	-9.17	51	2.89	-2.71	68	-0.90	-4.76	61	9.92	3.38	67	9.99	4.66	64															
Net loans and leases / Total assets	58.33	58.81	48	65.94	63	50	63.84	61.58	48	68.84	63.77	52	70.31	63.98	57															
Capitalization																														
Tier 1 leverage ratio	8.15	9.07	25	7.70	9.05	11	7.88	9.13	13	8.76	9.76	22	8.67	9.71	15															
Holding company equity capital / Total assets	10.27	10.79	45	10.17	11.12	35	10.22	11.16	36	11.33	12.43	37	10.91	12.22	34															
Total equity capital (including minority interest) / Total assets	10.27	10.91	43	10.17	11.24	33	10.22	11.29	34	11.33	12.57	34	10.91	12.27	33															
Common equity tier 1 capital / Total risk-weighted assets	11.17	12.64	27	10.30	12.26	22	10.61	12.38	26	10.50	12.17	24	10.48	12.12	26															
Net loans and leases / Equity capital (X)	5.68	5.47	57	6.49	5.73	70	6.24	5.58	68	6.08	5.21	72	6.45	5.29	75															
Cash dividends / Net income	22.14	27.22	41		49.74			42.30		28.98	33.12	40	27.44	27.31	40															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36																
Growth Rates																														
Assets	6.40	9.51	41	8.68	16.67	23	9.86	16.68	31	8.41	9.26	61	3.24	7	40															
Equity capital	7.53	7.52	65	-5.88	6.54	9	-0.83	6.99	11	12.54	10.49	72	6.81	7.89	61															
Net loans and leases	-5.89	-0.66	25	4.68	12.75	25	1.89	9.07	24	6.13	9.10	54	5.49	7.89	43															
Noncore funding	-22.35	-21.64	51	-33.89	-6.57	13	-41.86	-12.18	15	10.48	6.59	63	14.44	10.67	64															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	4.59	10.65	33	9.25	13.73	53	9.08	13.56	51	4.20	13.04	37	4.72	13.37	42															
Equity investment in subsidiaries / Equity capital	101.49	103.15	46	102.20	103.27	47	102.84	102.81	50	102.30	103.22	49	99.52	103.10	30															
Cash from ops + noncash items + op expense / Op expense + dividends	156.25	155.61	60	101.99	142.45	32	78.82	147.24	11	245.59	190.27	76	221.22	174.91	73															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	618,230	680,252	896,628	961,739	869,750	-9.12	32.78
Income from lease financing receivables.....	10,605	9,884	13,285	11,871	9,071	7.29	516.57
Fully taxable income on loans and leases.....	610,011	666,907	879,542	938,361	838,657	-8.53	37.23
Tax-exempt income on loans and leases.....	18,824	23,229	30,371	35,249	40,164	-18.96	-17.49
Estimated tax benefit on income on loans and leases.....	4,860	6,066	7,923	9,299	10,460	-19.88	-63.47
Income on loans and leases (tax equivalent).....	633,695	696,202	917,836	982,909	889,281	-8.98	31.85
Investment interest income (tax equivalent).....	116,242	113,642	152,181	153,925	152,532	2.29	41.08
Interest on balances due from depository institutions.....	2,109	785	979	3,948	2,776	168.66	32.39
Interest income on other earning assets.....	2	7	7	7	8	-71.43	-85.71
Total interest income (tax equivalent).....	752,048	810,636	1,071,003	1,140,789	1,044,597	-7.23	33.19
Interest on time deposits of \$250K or more	2,048	9,392	10,713	16,892	8,883	-78.19	
Interest on time deposits < \$250K.....	3,879	27,941	30,976	67,096	49,296	-86.12	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	15,454	39,016	46,572	104,001	72,536	-60.39	-23.40
Interest on other borrowings and trading liabilities.....	5,829	9,731	11,776	33,476	39,614	-40.10	-16.30
Interest on subordinated debt and mandatory convertible securities	12,354	10,412	15,420	9,101	9,101	18.65	11.38
Total interest expense.....	39,564	96,492	115,457	230,566	179,430	-59.00	-28.04
Net interest income (tax equivalent).....	712,484	714,144	955,546	910,223	865,167	-0.23	39.80
Non-interest income.....	275,771	243,203	325,469	330,389	314,470	13.39	48.57
Adjusted operating income (tax equivalent)	988,255	957,347	1,281,015	1,240,612	1,179,637	3.23	42.14
Overhead expense.....	625,929	597,282	790,346	789,364	719,749	4.80	35.70
Provision for credit losses.....	-49,095	578,690	602,904	43,734	36,116		
Securities gains (losses)	333	488	488	0	-25,480	-31.76	-77.27
Other tax equivalent adjustments	1	-1	2	-1	1		-87.50
Pretax net operating income (tax equivalent).....	411,755	-218,138	-111,745	407,513	398,293		189.37
Applicable income taxes	77,739	-79,274	-79,571	65,359	58,345		193.31
Tax equivalent adjustments	8,545	9,885	13,000	14,774	16,178	-13.56	-53.37
Applicable income taxes (tax equivalent).....	86,284	-69,389	-66,571	80,133	74,523		92.48
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	325,471	-148,749	-45,174	327,380	323,770		233.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	325,471	-148,749	-45,174	327,380	323,770		233.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	325,471	-148,749	-45,174	327,380	323,770		233.94
Investment securities income (tax equivalent).....	116,242	113,642	152,181	153,925	152,532	2.29	41.08
US Treasury and agency securities (excluding mortgage-backed securities)	3,739	2,295	3,204	3,082	3,160	62.92	449.05
Mortgage-backed securities	91,804	91,072	121,756	122,288	119,110	0.80	40.31
All other securities	20,699	20,275	27,221	28,555	30,262	2.09	27.13
Cash dividends declared.....	72,046	71,620	95,605	94,871	88,838	0.59	25.63
Common	72,046	71,620	95,605	94,871	88,838	0.59	25.63
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	2.89	2.90	49	3.38	3.35	52	3.32	3.27	53	3.92	4	42	3.75	3.87	41
Less: Interest expense.....	0.15	0.24	29	0.40	0.54	35	0.36	0.48	35	0.79	0.98	37	0.64	0.79	38
Equals: Net interest income (tax equivalent).....	2.74	2.65	53	2.98	2.80	59	2.97	2.77	60	3.12	3.01	50	3.11	3.08	45
Plus: Non-interest income.....	1.06	1.09	54	1.01	1.21	47	1.01	1.21	48	1.13	1.32	52	1.13	1.31	51
Equals: adjusted operating income (tax equivalent).....	3.80	3.80	56	3.99	4.06	52	3.98	4.04	53	4.26	4.41	44	4.23	4.46	38
Less: Overhead expense.....	2.41	2.21	67	2.49	2.59	58	2.45	2.57	53	2.71	2.69	59	2.58	2.71	46
Less: Provision for credit losses.....	-0.19	-0.12	32	2.41	0.66	96	1.87	0.51	96	0.15	0.15	62	0.13	0.14	56
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities.....	0	0.01	54	0	0.03	41	0	0.02	37	0	0.01	35	-0.09	0	2
Plus: other tax equivalent adjustments.....	0	0	83	0	0	12	0	0	85	0	0	11	0	0	78
Equals: Pretax net operating income (tax equivalent).....	1.58	1.76	43	-0.91	0.91	6	-0.35	1.04	6	1.40	1.56	35	1.43	1.57	36
Less: Applicable income taxes (tax equivalent).....	0.33	0.41	25	-0.29	0.21	1	-0.21	0.23	0	0.28	0.36	25	0.27	0.33	28
Less: Minority interest.....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income.....	1.25	1.34	45	-0.62	0.70	6	-0.14	0.81	7	1.12	1.19	38	1.16	1.24	37
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income.....	1.25	1.34	45	-0.62	0.71	6	-0.14	0.82	7	1.12	1.19	38	1.16	1.24	37
Memo: Net income (last four quarters).....	1.25	1.30	46	-0.18	0.81	7	-0.14	0.82	7	1.12	1.19	38	1.16	1.24	37
Net income-BHC and noncontrolling (minority) interest.....	1.25	1.35	45	-0.62	0.72	6	-0.14	0.83	7	1.12	1.20	38	1.16	1.25	37
Margin Analysis															
Average earning assets / Average assets.....	91.85	93.09	33	91.07	92.11	34	91.13	92.32	31	91	91.05	49	91.85	91.48	55
Average interest-bearing funds / Average assets.....	51.04	61.98	10	56.10	64.67	17	55.47	64.06	17	59.24	65.57	22	58.76	65.56	21
Interest income (tax equivalent) / Average earning assets.....	3.15	3.12	48	3.71	3.64	53	3.65	3.55	55	4.30	4.41	42	4.08	4.24	39
Interest expense / Average earning assets.....	0.17	0.26	30	0.44	0.58	33	0.39	0.52	35	0.87	1.08	36	0.70	0.86	38
Net interest income (tax equivalent) / Average earning assets.....	2.98	2.85	56	3.27	3.05	59	3.25	3.01	63	3.43	3.33	49	3.38	3.38	41
Yield or Cost															
Total loans and leases (tax equivalent).....	3.94	4.07	43	4.17	4.35	46	4.12	4.27	45	4.81	5.09	36	4.58	4.95	26
Interest-bearing bank balances.....	0.13	0.13	53	0.17	0.36	12	0.13	0.27	10	4.44	2.04	96	4	1.64	98
Federal funds sold and reverse repos.....	0.59	0.25	81	0.22	0.75	23	0.22	0.68	25	1.63	2.44	24	1.69	2.17	23
Trading assets.....	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets.....	3.11	3.09	48	3.66	3.61	51	3.60	3.51	53	4.25	4.36	44	4.02	4.20	38
Investment securities (tax equivalent).....	1.93	1.77	63	2.43	2.36	57	2.37	2.25	63	2.62	2.76	41	2.53	2.68	38
US Treasury and agency securities (excluding mortgage-backed securities).....	1.48	1.23	69	2.08	1.85	62	1.97	1.75	63	2.26	2.32	52	2.25	2.05	66
Mortgage-backed securities.....	1.76	1.55	70	2.27	2.17	59	2.21	2.05	63	2.49	2.61	32	2.41	2.50	44
All other securities.....	2.93	2.85	57	3.02	3.28	44	3	3.24	43	3.16	4.06	25	3.19	4.20	28
Interest-bearing deposits.....	0.18	0.22	45	0.66	0.60	60	0.57	0.53	59	1.25	1.10	64	0.93	0.81	66
Time deposits of \$250K or more.....	0.48	0.70	24	1.13	1.53	19	1.04	1.42	19	1.37	1.96	10	0.97	1.44	18
Time deposits < \$250K.....	0.49	0.67	31	1.81	1.47	79	1.63	1.36	70	2.37	1.82	85	1.78	1.29	81
Other domestic deposits.....	0.15	0.16	58	0.43	0.41	56	0.37	0.36	58	0.94	0.93	54	0.69	0.67	60
Foreign deposits.....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos.....	0.12	0.18	56	0.29	0.71	21	0.26	0.62	19	0.68	1.86	22	0.39	1.51	15
Other borrowed funds and trading liabilities.....	0.58	1.29	25	0.71	1.54	13	0.68	1.50	14	1.94	2.38	23	2.05	2.28	40
All interest-bearing funds.....	0.30	0.38	39	0.72	0.82	44	0.65	0.74	45	1.34	1.49	40	1.10	1.19	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		275,771		243,203		325,469		330,389		314,470		
Fiduciary activities income		47,351		43,390		58,191		61,609		55,488		
Service charges on deposit accounts - domestic		59,782		56,731		76,668		87,005		86,164		
Trading revenue.....		11,889		9,560		14,073		12,544		5,265		
Investment banking fees and commissions.....		20,633		17,416		22,736		24,622		23,309		
Insurance activities revenue.....		1,341		1,117		1,596		1,950		2,042		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		50		65		84		102		121		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		40,203		30,906		42,497		34,729		43,863		
Other non-interest income.....		94,522		84,018		109,624		107,828		98,218		
Total overhead expenses		625,929		597,282		790,346		789,364		719,749		
Personnel expense.....		374,247		351,814		464,059		439,879		404,695		
Net occupancy expense.....		51,906		53,996		71,801		69,329		64,161		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		12,746		15,302		19,916		20,844		22,050		
Other operating expenses.....		187,030		176,170		234,570		259,312		228,843		
Fee income on mutual funds and annuities.....		11,645		10,755		13,965		11,553		12,501		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		475,775		540,797		698,270		811,516		
Number of equivalent employees		3,429		4,058		3,986		4,136		3,933		
Average personnel expense per employee.....		109.14		86.70		116.42		106.35		102.90		
Average assets per employee.....		10,115.24		7,887.21		8,084.23		7,042.40		7,082.93		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		4.22	2.14	77	4.42	2.09	79	4.29	2.02	79	3.50	2.72
Overhead expenses / Net Interest Income + non-interest income		63.89	58.85	71	63.04	62.06	60	62.33	62.28	54	64.39	61.29
Percent of Average Assets												
Total overhead expense		2.41	2.21	67	2.49	2.59	58	2.45	2.57	53	2.71	2.69
Personnel expense.....		1.44	1.23	73	1.47	1.30	67	1.44	1.30	64	1.51	1.41
Net occupancy expense.....		0.20	0.24	30	0.22	0.26	28	0.22	0.26	29	0.24	0.28
Other operating expenses.....		0.77	0.72	65	0.80	0.95	47	0.79	0.94	51	0.96	0.97
Overhead less non-interest income		1.35	1.08	71	1.48	1.27	70	1.44	1.25	68	1.58	1.32
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		63.34	58.34	71	62.39	61.60	58	61.70	61.82	55	63.63	60.64
Personnel expense.....		37.87	32.89	75	36.75	32.31	77	36.23	32.36	72	35.46	32.39
Net occupancy expense.....		5.25	6.26	33	5.64	6.55	32	5.61	6.58	32	5.59	6.52
Other operating expenses.....		20.22	18.68	63	20	22.16	48	19.87	22.28	46	22.58	21.20
Total non-interest income		27.90	28.20	55	25.40	28.52	48	25.41	28.83	48	26.63	29.23
Fiduciary activities income		4.79	2.27	81	4.53	2.06	83	4.54	2.09	82	4.97	1.97
Service charges on domestic deposit accounts		6.05	3.25	89	5.93	3.23	90	5.98	3.27	89	7.01	3.88
Trading revenue.....		1.20	0.68	81	1	1.37	67	1.10	1.28	69	1.01	1.18
Investment banking fees and commissions.....		2.09	2.46	59	1.82	2.59	55	1.77	2.46	55	1.98	3.54
Insurance activities revenue.....		0.14	0.38	59	0.12	0.41	57	0.12	0.41	58	0.16	0.47
Venture capital revenue.....		0	0.03	45	0	0	45	0	0.01	44	0	0.02
Net servicing fees		0.01	0.56	26	0.01	-0.04	54	0.01	0.01	55	0.01	0.28
Net securitization income		0	0.01	43	0	0	46	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets		4.07	3.64	62	3.23	3.74	59	3.32	3.92	57	2.80	1.86
Other non-interest income.....		9.56	9.39	63	8.78	9.49	52	8.56	9.65	51	8.69	10.04
Overhead less non-interest income		35.43	29.67	62	36.99	31.97	61	36.29	31.93	59	37	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....		18.88	21.49	20		18.64			18.63		16.04	20.56
Applicable income tax + TE / Pretax net operating income + TE		20.96	23.11	18		22.16			21.18		19.66	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	11,230,139	11,521,527	11,422,609	11,432,878	10,710,520	-2.53	37.53	
Commercial and industrial loans	7,229,640	8,100,870	7,891,920	6,890,767	6,343,288	-10.75	39.72	
Loans to individuals	665,286	879,232	819,320	1,042,501	1,039,729	-24.33	-38.82	
Loans to depository institutions and acceptances of other banks	0	0	0	0	1,094		-100.00	
Agricultural loans	1,401	1,966	1,554	3,050	3,541	-28.74	-83.02	
Other loans and leases	1,850,679	1,840,241	1,790,757	1,899,429	1,956,407	0.57	10.36	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	20,977,145	22,343,836	21,926,160	21,268,625	20,054,579	-6.12	30.18	
Less: Allowance for loan and lease losses	371,521	448,674	450,177	191,251	194,514	-17.20	57.38	
Net loans and leases	20,605,624	21,895,162	21,475,983	21,077,374	19,860,065	-5.89	29.78	
Debt securities that reprice or mature in over 1 year	8,225,954	6,910,821	7,134,491	6,183,210	5,650,063	19.03	70.59	
Mutual funds and equity securities	12,483	17,098	15,337	15,446	17,156	-26.99	-9.80	
Subtotal	28,844,061	28,823,081	28,625,811	27,276,030	25,527,284	0.07	39.25	
Interest-bearing bank balances	3,002,613	744,046	1,298,356	82,617	83,565	303.55	4211.44	
Federal funds sold and reverse repos	456	694	434	268	515	-34.29	-48.88	
Debt securities that reprice or mature within 1 year	82,668	145,454	222,006	60,102	20,521	-43.17	315.79	
Trading assets	95,800	166,289	148,368	53,426	16,406	-42.39	175.30	
Total earning assets	32,025,598	29,879,564	30,294,975	27,472,443	25,648,291	7.18	53.69	
Non-interest-bearing cash and due from depository institutions	530,663	487,809	531,608	445,496	389,370	8.78	59.50	
Premises, fixed assets, and leases	447,452	487,290	479,985	472,020	356,833	-8.18	31.08	
Other real estate owned	8,398	11,574	11,520	20,614	8,256	-27.44	-56.02	
Investment in unconsolidated subsidiaries	14,452	13,969	14,063	18,354	20,782	3.46	-30.79	
Intangible and other assets	2,301,222	2,322,019	2,307,941	2,190,789	1,821,382	-0.90	47.34	
Total assets	35,327,785	33,202,225	33,640,092	30,619,716	28,244,914	6.40	52.84	
Quarterly average assets	35,079,029	32,482,190	32,875,985	30,299,203	28,383,360	7.99	51.23	
Average loans and leases (YTD)	21,453,215	22,280,535	22,253,006	20,419,567	19,401,769	-3.71	34.04	
Memoranda								
Loans held-for-sale	91,063	103,566	136,063	55,864	28,150	-12.07	114.04	
Loans not held-for-sale	20,886,082	22,240,270	21,790,097	21,212,761	20,026,429	-6.09	29.96	
Real estate loans secured by 1–4 family	3,674,635	4,226,639	4,131,378	4,534,582	4,359,621	-13.06	10.46	
Commercial real estate loans	7,539,009	7,253,905	7,254,137	6,852,278	6,325,809	3.93	56.30	
Construction and land development	1,216,305	1,067,944	1,038,753	1,119,370	1,526,281	13.89	30.61	
Multifamily	512,265	471,375	455,531	408,012	330,600	8.67	49.16	
Nonfarm nonresidential	5,810,439	5,714,586	5,759,853	5,324,896	4,468,928	1.68	63.73	
Real estate loans secured by farmland	16,495	40,983	37,094	46,018	25,090	-59.75	7.09	
Total investment securities	8,321,105	7,073,373	7,371,834	6,258,758	5,687,740	17.64	71.37	
U.S. Treasury securities	196,606	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	198,117	198,616	213,369	148,672	121,706	-0.25	180.34	
Municipal securities	933,316	944,549	953,743	890,824	928,627	-1.19	22.99	
Mortgage-backed securities	6,965,822	5,904,926	6,177,621	5,195,828	4,616,751	17.97	73.76	
Asset-backed securities	0	0	0	0	0			
Other debt securities	14,761	8,184	11,764	7,988	3,500	80.36	321.74	
Mutual funds and equity securities	12,483	17,098	15,337	15,446	17,156	-26.99	-9.80	
Available-for-sale securities	7,000,921	5,647,315	5,999,327	4,675,304	2,691,037	23.97	188.42	
U.S. Treasury securities	196,606	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	198,117	198,616	213,369	98,672	71,706	-0.25	858.43	
Municipal securities	316,027	313,655	326,725	249,805	240,426	0.76	45.62	
Mortgage-backed securities	6,275,410	5,126,860	5,447,469	4,318,839	2,375,405	22.40	188.88	
Asset-backed securities	0	0	0	0	0			
Other debt securities	14,761	8,184	11,764	7,988	3,500	80.36	321.74	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	78,266	108,727	110,412	42,996	-43,691	-28.02	44.65	
Available-for-sale securities appreciation (depreciation)	57,409	236,813	233,093	37,694	-64,769	-75.76	30.30	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	3,617,818	3,245,307	3,416,740	3,339,817	3,352,751	11.48	-1.22	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	13,660,397	11,888,986	12,207,474	8,792,195	8,505,112	14.90	81.00
NOW, ATS and transaction accounts	602,030	611,320	789,588	878,581	1,164,451	-1.52	5.42
Time deposits less brokered deposits < \$250K	803,480	1,257,334	1,203,573	1,826,137	1,750,443	-36.10	
MMDA and other savings accounts	13,643,634	12,257,692	12,714,329	10,784,289	9,475,042	11.31	65.20
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	28,709,541	26,015,332	26,914,964	22,281,202	20,895,048	10.36	68.45
Time deposits of \$250K or more	436,365	865,807	724,229	1,371,526	1,032,514	-49.60	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	645,228	806,895	567,513	679,872	429,024	-20.04	91.38
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	3,131	3,131	778,131	250,103	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	1,181,385	1,170,578	1,162,932	1,344,759	989,598	0.92	31.53
Brokered deposits < \$250K	69,272	156,963	66,408	167,553	1,228,708	-55.87	
Noncore funding	2,332,250	3,003,374	2,524,213	4,341,841	3,929,947	-22.35	-25.86
Trading liabilities	34,208	48,019	46,387	14,266	14,192	-28.76	-6.57
Subordinated notes and debentures + trust preferred securities	166,626	312,178	312,260	145,571	145,396	-46.62	-30.72
Other liabilities	455,394	447,678	403,243	369,151	178,991	1.72	185.89
Total liabilities	31,698,019	29,826,581	30,201,067	27,152,031	25,163,574	6.27	53.69
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	309,513	309,513	309,513	309,513	292,716	0.00	19.82
Common surplus	1,926,219	1,931,432	1,908,667	1,872,426	1,744,253	-0.27	13.50
Retained earnings	1,545,181	1,211,878	1,291,506	1,476,232	1,243,592	27.50	88.88
Accumulated other comprehensive income	198	98,938	80,068	-54,724	-180,709	-99.80	
Other equity capital components	-151,345	-176,117	-150,729	-135,762	-18,512		
Total holding company equity capital	3,629,766	3,375,644	3,439,025	3,467,685	3,081,340	7.53	45.82
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,629,766	3,375,644	3,439,025	3,467,685	3,081,340	7.53	45.82
Total liabilities and capital	35,327,785	33,202,225	33,640,092	30,619,716	28,244,914	6.40	52.84
Memoranda							
Non-interest-bearing deposits	13,660,397	11,888,986	12,207,474	8,792,195	8,505,112	14.90	81.00
Interest-bearing deposits	15,554,781	15,149,116	15,498,127	15,028,086	14,651,158	2.68	37.14
Total deposits	29,215,178	27,038,102	27,705,601	23,820,281	23,156,270	8.05	54.66
Long-term debt that reprices within 1 year	0	0	0	460,000	910,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,439,025	3,467,685	3,467,685	3,081,340	2,884,949		
Accounting restatements	0	-44,087	-44,087	0	0		
Net income	325,471	-148,749	-45,174	327,380	323,770		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	16,755	16,261	17,855	15,388	12,624		
Sale of treasury stock	2,940	3,098	4,164	3,614	3,409		
Less: Purchase of treasury stock	2,509	606	606	185,000	8,267		
Changes incident to business combinations	0	0	0	193,849	0		
Less: Dividends declared	72,046	71,620	95,605	94,871	88,838		
Change in other comprehensive income	-79,870	153,662	134,793	125,985	-46,307		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,629,766	3,375,644	3,439,025	3,467,685	3,081,340		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	31.79	36.06	36	34.70	36.66	38	33.96	36.22	39	37.34	37.78	42	37.92	37.19	46
Commercial and industrial loans	20.46	11.11	90	24.40	14.40	91	23.46	13.52	91	22.50	12.02	89	22.46	12.85	85
Loans to individuals	1.88	3.60	56	2.65	3.57	59	2.44	3.40	59	3.40	4.20	59	3.68	4.31	57
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	68
Agricultural loans.....	0	0.21	30	0.01	0.20	32	0	0.19	29	0.01	0.24	36	0.01	0.30	38
Other loans and leases.....	5.24	4.26	65	5.54	4.66	64	5.32	4.63	61	6.20	5.01	63	6.93	5	65
Net loans and leases.....	58.33	58.81	48	65.94	63	50	63.84	61.58	48	68.84	63.77	52	70.31	63.98	57
Debt securities over 1 year.....	23.28	18.32	69	20.81	14.80	79	21.21	15.55	75	20.19	14.60	79	20	14.63	75
Mutual funds and equity securities	0.04	0.05	55	0.05	0.06	63	0.05	0.05	61	0.05	0.06	63	0.06	0.06	63
Subtotal	81.65	78.17	58	86.81	79.07	81	85.09	78.16	72	89.08	79.65	91	90.38	79.97	91
Interest-bearing bank balances	8.50	9.37	49	2.24	6.40	22	3.86	7.51	26	0.27	3.06	7	0.30	3.04	6
Federal funds sold and reverse repos	0	0.53	60	0	0.80	60	0	0.82	57	0	1.57	55	0	1.66	52
Debt securities 1 year or less	0.23	1.51	17	0.44	1.85	20	0.66	1.68	31	0.20	1.91	14	0.07	1.96	10
Trading assets	0.27	0.58	60	0.50	1.04	55	0.44	1.01	55	0.17	1.19	49	0.06	1.33	40
Total earning assets.....	90.65	91.57	36	89.99	90.87	38	90.06	91.05	38	89.72	89.53	50	90.81	89.74	63
Non-interest cash and due from depository institutions.....	1.50	0.99	89	1.47	1.03	83	1.58	1.07	90	1.45	1.14	76	1.38	1.21	63
Other real estate owned.....	0.02	0.01	75	0.03	0.03	71	0.03	0.02	74	0.07	0.03	84	0.03	0.04	54
All other assets.....	7.85	7.39	59	8.54	8.03	61	8.36	7.82	58	8.82	9.27	46	7.81	8.98	35
Memoranda															
Short-term investments	8.73	12.31	39	2.68	10.21	12	4.52	11.17	20	0.47	7.63	1	0.37	7.80	1
U.S. Treasury securities.....	0.56	1.18	60	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.56	0.75	59	0.60	0.59	64	0.63	0.63	65	0.49	0.54	59	0.43	0.69	57
Municipal securities	2.64	1.70	70	2.84	1.60	73	2.84	1.69	71	2.91	1.34	79	3.29	1.62	78
Mortgage-backed securities	19.72	13.46	77	17.78	11.20	81	18.36	11.75	82	16.97	11.44	80	16.35	11.13	78
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.04	0.51	38	0.02	0.40	36	0.03	0.42	38	0.03	0.39	39	0.01	0.41	36
Loans held-for-sale.....	0.26	0.50	54	0.31	0.52	49	0.40	0.52	53	0.18	0.39	46	0.10	0.30	40
Loans held for investment	59.12	58.34	50	66.98	63.22	54	64.77	61.72	51	69.28	63.50	56	70.90	63.93	63
Real estate loans secured by 1–4 family	10.40	11.57	46	12.73	12.28	54	12.28	11.91	51	14.81	13.29	59	15.44	13.46	59
Revolving	2.76	1.44	78	3.07	1.72	75	3.14	1.66	79	3.48	2.07	73	3.66	2.27	70
Closed-end, secured by first liens	7.52	9.73	41	9.39	10.10	48	8.97	9.81	46	11.02	10.69	52	11.40	10.57	55
Closed-end, secured by junior liens	0.12	0.19	45	0.26	0.24	65	0.17	0.22	52	0.31	0.28	65	0.37	0.31	65
Commercial real estate loans	21.34	22.35	46	21.85	22.30	46	21.56	22.22	44	22.38	22.23	48	22.40	21.58	49
Construction and land development	3.44	3.40	54	3.22	3.47	52	3.09	3.40	51	3.66	3.44	58	5.40	3.51	75
Multifamily.....	1.45	3.32	29	1.42	3.10	32	1.35	3.12	29	1.33	3.01	35	1.17	2.72	34
Nonfarm nonresidential	16.45	14.65	57	17.21	14.72	56	17.12	14.72	58	17.39	14.69	57	15.82	14.44	56
Real estate loans secured by farmland.....	0.05	0.35	43	0.12	0.33	57	0.11	0.33	56	0.15	0.36	59	0.09	0.41	52

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	53.54	60.51	31	51.56	56.15	36	52.10	57.15	34	53.75	57.46	42	53.41	56.49	43
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	17.52	20	40	18.92	19.51	46	18.84	19.43	45	21.32	20.75	51	21.74	21.10	49
Real estate loans secured by 1–4 family.....	4.65	2.47	81	4.57	2.66	77	4.82	2.64	79	5.02	3.15	74	5.16	3.50	69
Revolving	12.87	17.35	33	14.35	16.64	41	14.02	16.59	38	16.30	17.39	46	16.58	17.39	45
Closed-end.....	35.94	37.13	45	32.46	33.63	45	33.08	34.63	44	32.22	33.52	45	31.54	32.14	46
Commercial real estate loans	5.80	5.69	57	4.78	5.18	52	4.74	5.26	51	5.26	5.09	58	7.61	5.20	74
Construction and land development.....	1.66	1.19	69	1.63	0.94	76	1.40	0.93	70	1.73	0.94	75	2.35	1.02	80
1–4 family.....	4.14	4.46	50	3.15	4.09	45	3.34	4.19	46	3.53	4.02	50	5.26	4.05	67
Other.....	2.44	5.41	28	2.11	4.78	29	2.08	4.96	25	1.92	4.69	30	1.65	4.10	29
Multifamily.....	27.70	24.45	55	25.58	22.19	56	26.27	22.93	55	25.04	22.15	53	22.28	21.40	49
Nonfarm nonresidential	13.41	8.31	80	12.44	7.46	80	13.03	7.68	81	12.88	7.72	80	12.26	8.03	76
Owner-occupied.....	14.29	15.83	42	13.14	14.52	41	13.24	14.95	39	12.16	14.34	42	10.03	13.38	40
Other.....	0.08	0.61	42	0.18	0.52	54	0.17	0.54	55	0.22	0.55	57	0.13	0.63	52
Real estate loans secured by farmland.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0.01	0.12	67
Loans to depository institutions and acceptances of other banks.....	34.46	19.45	86	36.26	22.98	85	35.99	22.17	86	32.40	19.53	85	31.63	20.32	84
Commercial and industrial loans	3.17	6.58	53	3.94	6.23	57	3.74	6.13	57	4.90	7.13	57	5.18	7.36	54
Loans to individuals	0.37	0.51	71	0.37	0.63	69	0.39	0.65	69	0.47	0.81	68	0.52	1.02	68
Credit card loans	0.01	0.38	30	0.01	0.31	31	0.01	0.32	29	0.01	0.37	35	0.02	0.46	37
Agricultural loans.....	8.82	8.42	64	8.24	9.11	60	8.17	9.09	61	8.93	9.85	59	9.76	9.66	63
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	362.92	383.43	40	411.64	387.92	45	395.50	381.27	43	411.93	391.26	46	414.13	379.80	50
Real estate loans secured by 1–4 family.....	118.75	124.74	48	151.01	130.23	60	143.05	125.03	59	163.38	138.18	62	168.57	137.84	62
Revolving	31.51	15.53	82	36.45	18.32	81	36.57	17.42	85	38.45	21.26	76	39.99	23.33	74
Closed-end.....	87.24	107.54	40	114.56	110.40	52	106.47	106.14	53	124.94	115.20	54	128.58	112.79	61
Commercial real estate loans	243.64	238.58	50	259.17	237.16	49	251.17	234.65	49	246.89	229.44	50	244.59	219.72	52
Construction and land development.....	39.31	36.07	58	38.16	36.48	57	35.97	35.62	56	40.33	34.95	61	59.01	35.36	77
1–4 family.....	11.22	7.44	69	13.04	6.64	77	10.63	6.34	71	13.29	6.61	76	18.22	7.04	83
Other.....	28.09	28.34	50	25.12	28.60	46	25.34	28.16	49	27.04	27.32	54	40.80	27.26	70
Multifamily.....	16.55	35.29	32	16.84	32.93	33	15.77	32.74	32	14.70	31.04	36	12.78	27.85	34
Nonfarm nonresidential	187.78	156.30	61	204.17	156.60	61	199.43	155.06	60	191.86	152.10	62	172.79	147.22	56
Owner-occupied.....	90.91	52.63	82	99.30	52.43	85	98.94	52.37	85	98.67	53.07	83	95.04	54.89	79
Other.....	96.87	100.99	51	104.87	101.87	52	100.50	100.54	50	93.19	97.41	46	77.76	91.80	44
Real estate loans secured by farmland.....	0.53	3.67	43	1.46	3.43	59	1.28	3.44	58	1.66	3.60	59	0.97	4.02	52
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0.04	0.54	66
Commercial and industrial loans	233.64	116.17	91	289.43	150.16	93	273.26	139.91	94	248.28	122.02	93	245.27	128.82	89
Loans to individuals	21.50	36.56	57	31.41	36.83	60	28.37	37.47	60	37.56	43.51	59	40.20	42.67	59
Credit card loans	2.48	2.58	72	2.98	3.28	71	2.93	3.30	71	3.59	4.34	70	4	5.31	71
Agricultural loans.....	0.05	2.03	31	0.07	1.99	34	0.05	1.88	32	0.11	2.18	36	0.14	2.72	39
Other loans and leases.....	59.81	47.63	67	65.75	49.92	66	62	49.54	65	68.44	52.44	66	75.65	51.79	69
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.74	29.25	36	20.42	26.62	32	20.41	27.32	32	19.73	26.45	35	19.29	24.79	40
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	154.13	187.63	39	162.99	186.45	40	154.92	183.76	39	151.23	178.57	41	149.61	167.93	47
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	245.04	244.92	47	262.29	243.47	48	253.86	240.85	48	249.90	236.10	49	244.65	225.98	50

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.73	12.31	39	2.68	10.21	12	4.52	11.17	20	0.47	7.63	1	0.37	7.80	1
Liquid assets	31.11	29.12	54	22.60	24.65	53	24.88	26.22	54	19.35	22.44	50	18.51	22.72	51
Investment securities	23.55	20.37	64	21.30	17.19	72	21.91	17.85	70	20.44	16.99	66	20.14	17.27	66
Net loans and leases	58.33	58.81	48	65.94	63	50	63.84	61.58	48	68.84	63.77	52	70.31	63.98	57
Net loans, leases and standby letters of credit	59.37	59.61	49	67.03	63.89	54	64.92	62.48	49	70.12	64.84	54	71.60	65.07	62
Core deposits	81.27	75.52	69	78.35	69.20	72	80.01	70.67	78	72.77	63.09	69	73.98	62.13	75
Noncore funding	6.60	10.15	45	9.05	15.53	36	7.50	14.13	34	14.18	19.36	41	13.91	21.34	35
Time deposits of \$250K or more	1.24	1.67	44	2.61	2.35	64	2.15	2.11	59	4.48	2.94	76	3.66	2.89	70
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.83	1.19	76	2.43	1.44	78	1.69	1.47	71	2.22	1.94	69	1.52	1.97	57
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.83	0.54	84	2.43	0.59	87	1.69	0.54	82	2.22	0.48	84	1.52	0.54	73
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0.01	1.75	12	0.01	1.24	20	2.54	3.01	49	0.89	3.67	24
Earning assets that reprice within 1 year	34.31	38.80	38	28.07	38.76	25	29.82	39.38	24	28.30	39.29	19	27.83	40.29	17
Interest-bearing liabilities that reprice within 1 year	3.22	6.64	24	6.04	8.86	39	5.18	8.20	41	9.36	10.19	53	11.44	10.01	68
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	1.50	0.96	76	3.22	1.34	78
Net assets that reprice within 1 year	31.09	30.83	46	22.03	27.76	36	24.64	29.11	40	17.44	26.63	25	13.17	27.38	19
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.61	-3.31	54	7.33	6.19	59	3.50	3.20	55	15.38	14.45	56	14.98	16.62	53
Net short-term noncore funding dependence	-6.84	-9.17	51	2.89	-2.71	68	-0.90	-4.76	61	9.92	3.38	67	9.99	4.66	64
Short-term investment / Short-term noncore funding	277.66	304.29	62	51.68	149.65	22	120.49	184.19	42	5.02	77.77	1	3.94	66.46	2
Liquid assets - short-term noncore funding / Nonliquid assets	40.59	36.72	61	22.49	24.47	60	28.13	28.18	58	12.46	16.97	46	11.18	16.04	49
Net loans and leases / Total deposits	70.53	73.05	44	80.98	82.06	44	77.51	79.43	42	88.48	90.31	42	85.77	90.08	34
Net loans and leases / Core deposits	71.77	78.83	39	84.16	92.26	34	79.79	88.34	35	94.60	103.93	37	95.05	105	36
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.80	0.50	92	4.44	1.73	88	4.36	1.57	86	1.66	0.72	84	-1.83	-0.82	18
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.05	1.06	76	9.68	4.54	89	9.20	4.31	89	1.46	1.36	58	-2.71	-1.98	33
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	15.72	13.65	63	19.92	11.41	70	18.41	11.38	68	25.05	12.67	72	52.39	16.19	94
Available-for-sale securities	84.13	84.59	36	79.84	86.72	30	81.38	87.23	31	74.70	85.40	28	47.31	81.88	5
U.S. Treasury securities	2.36	6.01	56	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	2.38	4.24	58	2.81	3.94	57	2.89	4.01	60	2.38	3.49	56	2.14	4.02	55
Municipal securities	11.22	8.38	68	13.35	9.87	68	12.94	9.83	67	14.23	7.75	75	16.33	9.16	76
Mortgage-backed securities	83.71	66.09	74	83.48	66.61	73	83.80	66.64	72	83.02	67.43	72	81.17	65.45	73
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.18	3.01	34	0.12	2.93	34	0.16	3.01	37	0.13	2.94	36	0.06	2.79	31
Mutual funds and equity securities	0.15	0.29	56	0.24	0.38	59	0.21	0.35	56	0.25	0.40	58	0.30	0.42	56
Debt securities 1 year or less	0.99	8.18	13	2.06	11.25	14	3.01	10.55	24	0.96	11.86	6	0.36	11.91	5
Debt securities 1 to 5 years	14.05	17.39	51	13.40	17.70	48	10.51	17.03	42	22.44	17.94	63	4.12	19.18	24
Debt securities over 5 years	84.81	72.07	67	84.30	68.10	70	86.27	69.86	69	76.36	66.02	56	95.22	64.73	94
Pledged securities	43.48	33.37	65	45.88	37.16	62	46.35	35.67	66	53.36	30.57	82	58.95	33.30	82
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	246.64	64.27	90	892.32	124.80	98	963.59	183.32	94	36.70	26.69	67	19.93	6.77	70
Investment securities	17.64	32.48	41	10.19	20.30	34	17.78	23.62	46	10.04	11.75	59	-3.63	9.42	18
Core deposits	10.36	16.96	20	19.01	26	30	20.80	26.88	32	6.63	11.23	45	0.92	7.29	25
Noncore funding	-22.35	-21.64	51	-33.89	-6.57	13	-41.86	-12.18	15	10.48	6.59	63	14.44	10.67	64

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			8,106,223	7,530,144	7,234,528
Commit: Secured commercial real estate loans	1,860,122	1,266,711	1,420,729	1,175,416	1,165,714
Commit: Unsecured real estate loans	14,632	11,336	13,155	11,703	0
Credit card lines (reported semiannually, June/Dec)			601,473	604,211	545,423
Securities underwriting	0	0	0	0	0
Standby letters of credit	369,461	361,608	362,690	392,581	364,420
Commercial and similar letters of credit	1,444	7,929	2,820	702	1,078
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	166,709	152,477	154,645	193,707	141,011
Credit derivatives - notional amount (holding company as beneficiary)	52,239	53,309	61,865	61,118	30,211
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	52,239	53,309	61,865	61,118	30,211
Derivative Contracts					
Interest rate futures and forward contracts	141,476	345,871	310,458	145,623	77,208
Written options contracts (interest rate)	132,034	310,871	250,817	127,606	69,308
Purchased options contracts (interest rate)	23,879	44,914	44,559	44,382	10,189
Interest rate swaps	7,760,228	6,408,128	7,050,290	5,329,868	3,892,541
Futures and forward foreign exchange	62,806	81,492	58,822	64,632	37,749
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							24.10	22.01	62	24.59	23.52	61	25.61	24.05	63
Standby letters of credit	1.05	0.66	80	1.09	0.72	74	1.08	0.71	76	1.28	0.84	76	1.29	0.92	74
Commercial and similar letters of credit	0	0.02	53	0.02	0.02	74	0.01	0.02	59	0	0.02	46	0	0.02	42
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.47	0.24	75	0.46	0.39	73	0.46	0.35	72	0.63	0.42	74	0.50	0.52	78
Credit derivatives - notional amount (holding company as beneficiary)	0.15	0.18	69	0.16	0.33	68	0.18	0.30	69	0.20	0.52	69	0.11	0.75	71
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.15	0.13	80	0.16	0.35	77	0.18	0.30	77	0.20	0.45	79	0.11	0.69	77
Derivative contracts	22.99	47.31	57	21.66	51.49	51	22.93	48.62	54	18.66	68.47	45	14.47	65.81	43
Interest rate contracts	22.81	35.15	60	21.41	36.10	52	22.76	34.36	56	18.44	47.31	47	14.34	43.84	45
Interest rate futures and forward contracts	0.40	4.39	56	1.04	8.89	54	0.92	6.21	56	0.48	10.67	50	0.27	11.40	49
Written options contracts (interest rate)	0.37	1.69	45	0.94	2.33	51	0.75	2.18	49	0.42	2.47	46	0.25	2.16	40
Purchased options contracts (interest rate)	0.07	1.29	48	0.14	1.45	54	0.13	1.46	51	0.14	2.65	53	0.04	2.32	51
Interest rate swaps	21.97	20.27	66	19.30	20.71	59	20.96	20.83	61	17.41	28.86	55	13.78	26.74	50
Foreign exchange contracts	0.18	6.12	66	0.25	5.79	64	0.17	6.01	62	0.21	10.12	59	0.13	10.92	52
Futures and forward foreign exchange contracts	0.18	3.76	67	0.25	3.70	67	0.17	3.47	65	0.21	5.23	63	0.13	5.22	54
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							36.43	42.82	59	36.88	45.53	53	37.29	44.93	56

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	8,120,423	7,191,276	7,714,946	5,712,111	4,086,995
Interest rate contracts	8,057,617	7,109,784	7,656,124	5,647,479	4,049,246
Foreign exchange contracts.....	62,806	81,492	58,822	64,632	37,749
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	204,282	427,363	369,280	210,255	114,957
Written options	132,034	310,871	250,817	127,606	69,308
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	132,034	310,871	250,817	127,606	69,308
Purchased options	23,879	44,914	44,559	44,382	10,189
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	23,879	44,914	44,559	44,382	10,189
Swaps	7,760,228	6,408,128	7,050,290	5,329,868	3,892,541
Held for trading.....	5,237,642	4,641,798	4,865,080	3,823,864	2,592,558
Interest rate contracts	5,174,836	4,560,306	4,806,258	3,759,232	2,554,809
Foreign exchange contracts.....	62,806	81,492	58,822	64,632	37,749
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,882,781	2,549,478	2,849,866	1,888,247	1,494,437
Interest rate contracts	2,882,781	2,549,478	2,849,866	1,888,247	1,494,437
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,071,200	6,970,127	7,561,062	5,690,506	4,078,109
One year or less	812,328	636,401	595,421	369,829	157,545
Over 1 year to 5 years	2,989,048	3,019,994	3,056,344	2,865,940	2,709,850
Over 5 years	4,269,824	3,313,732	3,909,297	2,454,737	1,210,714
Gross negative fair value (absolute value)	106,049	197,941	173,708	59,253	37,380
Gross positive fair value.....	138,142	226,999	207,793	81,481	28,949
Held for trading.....	97,426	166,211	148,333	54,815	24,421
Non-traded.....	40,716	60,788	59,460	26,666	4,528
Current credit exposure on risk-based capital derivative contracts	138,142	226,999	207,793	81,481	28,949
Credit losses on derivative contracts	0	41	41	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	99.23	94.10	38	98.87	94.62	40	99.24	94.10	42	98.87	93.44	43	99.08	92.91	50
Foreign exchange contracts	0.77	3.22	66	1.13	3.07	64	0.76	3.49	63	1.13	3.20	63	0.92	3.39	58
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	2.52	12.59	39	5.94	14.59	48	4.79	14.05	42	3.68	13.49	38	2.81	12.78	35
Written options	1.63	7.18	33	4.32	8.60	46	3.25	8.18	39	2.23	5.91	41	1.70	6.60	35
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	1.63	6.91	35	4.32	8.13	48	3.25	7.73	41	2.23	5.10	44	1.70	5.49	38
Purchased options	0.29	3.41	46	0.62	3.51	50	0.58	3.42	47	0.78	4.42	49	0.25	4.19	45
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.29	3.01	48	0.62	2.98	52	0.58	2.86	51	0.78	3.35	52	0.25	3.20	50
Swaps	95.56	71.71	74	89.11	67.37	65	91.38	68.76	71	93.31	69.75	71	95.24	70.34	72
Held for trading	64.50	40.70	58	64.55	43.02	55	63.06	43.53	51	66.94	44.16	54	63.43	46.31	49
Interest rate contracts	63.73	34.66	65	63.41	36.62	63	62.30	36.62	60	65.81	37.24	64	62.51	38.40	58
Foreign exchange contracts	0.77	1.55	75	1.13	1.45	74	0.76	1.60	72	1.13	1.60	71	0.92	1.85	70
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	35.50	59.30	41	35.45	56.98	44	36.94	56.47	48	33.06	55.84	45	36.57	53.69	50
Interest rate contracts	35.50	56.22	44	35.45	54.32	46	36.94	53.82	49	33.06	52.22	45	36.57	50.60	51
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	99.39	91.91	66	96.92	90.28	58	98.01	91.48	59	99.62	93.86	68	99.78	94.47	67
One year or less	10	27.90	35	8.85	31.66	32	7.72	32.05	30	6.47	32.17	27	3.85	32.51	19
Over 1 year to 5 years	36.81	29.78	61	42	27.15	69	39.62	27.06	67	50.17	30.45	80	66.30	31.16	93
Over 5 years	52.58	29.19	74	46.08	28.15	70	50.67	29.56	75	42.97	28.09	69	29.62	28.71	55
Gross negative fair value (absolute value)	1.31	1.18	61	2.75	1.65	73	2.25	1.55	71	1.04	0.83	60	0.91	0.72	67
Gross positive fair value	1.70	1.59	54	3.16	2.48	63	2.69	2.23	64	1.43	1.19	62	0.71	0.85	41
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.05	71	0.08	0.07	76	0.07	0.07	74	0.02	0.06	64	0.02	0.06	47
Gross positive fair value (X)	0.05	0.06	62	0.09	0.10	60	0.08	0.09	63	0.03	0.07	53	0.01	0.06	44
Held for trading (X)	0.03	0.05	68	0.07	0.07	63	0.06	0.07	62	0.02	0.06	55	0.01	0.05	54
Non-traded (X)	0.01	0.01	70	0.02	0.02	70	0.02	0.02	74	0.01	0.01	73	0	0.01	40
Current credit exposure (X)	0.05	0.05	68	0.09	0.07	66	0.08	0.06	67	0.03	0.05	57	0.01	0.04	56
Credit losses on derivative contracts	0	0	46	0	0	89	0	0	86	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.55	0.59	65	0.96	0.91	63	0.87	0.85	61	0.33	0.73	50	0.13	0.53	53

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	450,177	191,250	191,250	194,515	217,308
Gross losses	44,681	381,978	409,457	59,078	74,622
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	14,159	11,523	14,671	12,080	22,360
Net losses	30,522	370,455	394,786	46,998	52,262
Provision for loan and lease losses	-48,134	578,467	604,301	43,734	36,116
Adjustments	0	49,412	49,412	0	-6,648
Ending balance	371,521	448,674	450,177	191,251	194,514
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.19	-0.12	29	2.41	0.66	96	1.88	0.51	96	0.15	0.15	62	0.13	0.14
Provision for loan and lease losses / Average loans and leases	-0.30	-0.21	32	3.46	1.06	95	2.72	0.82	95	0.21	0.24	55	0.19	0.24
Provision for loan and lease losses / Net loan and lease losses	-157.70	-65.12	37	156.15	587.54	7	153.07	487.86	10	93.06	130.58	20	69.11	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.78	1.32	81	2.02	1.58	77	2.07	1.58	79	0.90	0.83	56	0.97	0.90
Allowance for loan and lease losses / Total loans and leases	1.77	1.30	83	2.01	1.55	78	2.05	1.55	79	0.90	0.81	57	0.97	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	9.13	17.40	44	0.91	11.29	0	1.14	11.58	0	4.07	8.03	44	3.72	7.54
Allowance for loan and lease losses / Nonaccrual assets	615.51	330.05	87	261.67	301.93	56	318.78	299.17	64	77.80	218.72	16	103.85	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	528.26	271.93	84	246.66	249.38	63	311.37	244.34	70	73.35	151.73	21	93.88	160.51
Gross loan and lease losses / Average loans and leases	0.28	0.20	71	2.29	0.35	95	1.84	0.34	94	0.29	0.28	60	0.38	0.30
Recoveries / Average loans and leases	0.09	0.08	60	0.07	0.07	56	0.07	0.07	55	0.06	0.08	45	0.12	0.09
Net losses / Average loans and leases	0.19	0.12	71	2.22	0.28	96	1.77	0.27	96	0.23	0.21	62	0.27	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	3.46	25.09	6	19.50	24.77	44	24.83	33.98	40	16.19	36.22	14	25.62	41.30
Earnings coverage of net loan and lease losses (X)	11.63	26.30	35	0.95	20.97	11	1.21	22.91	9	9.29	24.40	38	8	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.02	0.02	63	0.02	0.04	43	0.01	0.04	38	0	0.01	44	0.08	0.02
Real estate loans secured by 1–4 family	0.05	-0.01	90	-0.05	0.01	11	-0.04	0.01	12	0.02	0.01	64	-0.01	0.01
Revolving	0.04	-0.07	85	-0.12	0.01	12	-0.11	0.01	11	0.02	0.02	60	0	0.03
Closed-end	0.05	-0.01	90	-0.02	0.01	18	-0.02	0	24	0.02	0	72	-0.01	0.01
Commercial real estate loans	0.01	0.04	51	0.05	0.06	62	0.04	0.07	53	-0.01	0.01	11	0.15	0.01
Construction and land development	-0.11	0.01	6	-0.07	0	10	-0.04	0	14	-0.01	-0.01	35	0.02	-0.03
1–4 family	-0.01	0	13	0	0	15	0.03	0	94	0	0	55	0	-0.01
Other	-0.10	0.01	5	-0.06	0	8	-0.07	0	6	-0.01	-0.01	32	0.02	-0.02
Multifamily	0	0.01	52	-0.01	0	14	-0.01	0	16	-0.12	0	3	0.20	0
Nonfarm nonresidential	0.03	0.05	61	0.08	0.08	62	0.06	0.11	54	0	0.02	23	0.19	0.02
Owner-occupied	0.03	0.01	84	0.03	0.02	76	0.02	0.02	69	0	0.01	18	0.17	0.01
Other	0	0.04	51	0.05	0.05	69	0.04	0.08	60	0	0.01	52	0.02	0.01
Real estate loans secured by farmland	-2.51	-0.01	0	0	0.04	15	-0.01	0.02	12	0	0.01	48	-0.07	0
Commercial and industrial loans	0.40	0.19	80	5.90	0.46	99	4.82	0.47	98	0.35	0.37	58	0.41	0.31
Loans to individuals	0.98	0.72	70	1.44	1.25	70	1.45	1.13	71	1.35	1.17	63	1.66	1.16
Credit card loans	2.18	2.27	56	3.77	3.33	58	3.30	2.92	56	2.68	3.11	35	4.37	2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	-0.08	0.15
Loans to foreign governments and institutions					0			0			0		0	
Other loans and leases	0.17	0.09	76	0.10	0.14	57	0.08	0.15	57	0.46	0.15	86	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		39,214		74,795		67,026		111,164		98,020
90+ days past due loans and leases		9,969		10,439		3,361		14,900		19,906
Nonaccrual loans and leases		60,360		171,463		141,219		245,833		187,296
Total past due and nonaccrual loans and leases		109,543		256,697		211,606		371,897		305,222
Restructured 30–89 days past due		44		4,606		172		7,729		176
Restructured 90+ days past due		0		0		0		0		8,719
Restructured nonaccrual		7,210		39,942		21,581		132,454		85,533
Total restructured loans and leases		7,254		44,548		21,753		140,183		94,428
30–89 days past due loans held for sale		52		0		86		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		1,340		0		0
Total past due and nonaccrual loans held for sale		52		0		1,426		0		0
Restructured loans and leases in compliance		3,027		4,509		4,091		53,537		130,146
Other real estate owned		8,398		11,574		11,520		20,614		8,256
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.19	0.29	39	0.33	0.37	58	0.31	0.39	48	0.52
90+ days past due loans and leases	0.05	0.09	61	0.05	0.13	54	0.02	0.12	38	0.07
Nonaccrual loans and leases	0.29	0.54	23	0.77	0.66	65	0.64	0.66	54	1.16
90+ days past due and nonaccrual loans and leases	0.34	0.68	20	0.81	0.84	59	0.66	0.85	42	1.23
30–89 days past due restructured	0	0.01	39	0.02	0.01	80	0	0.01	39	0.04
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0.01
Nonaccrual restructured	0.03	0.12	29	0.18	0.14	67	0.10	0.13	48	0.62
30–89 days past due loans held for sale	0	0	80	0	0	40	0	0	77	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0.01	0.01	82	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.19	0.29	39	0.33	0.37	58	0.31	0.40	48	0.52
90+ days past due assets	0.05	0.09	61	0.05	0.13	53	0.02	0.12	37	0.07
Nonaccrual assets	0.29	0.55	23	0.77	0.67	65	0.64	0.67	52	1.16
30+ days past due and nonaccrual assets	0.52	1	21	1.15	1.25	54	0.97	1.29	43	1.75
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.20	0.40	21	0.55	0.52	60	0.43	0.52	45	0.85
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.42	21	0.58	0.55	60	0.46	0.55	46	0.92
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.20	0.48	17	0.58	0.61	49	0.47	0.60	38	1.07
Allowance for loan and lease losses	19.33	67.85	7	42.83	66.38	32	34.88	66.66	22	171.35
Equity capital + allowance for loan and lease losses	1.80	4.12	18	5.02	5.10	51	4.04	4.97	37	8.96
Tier 1 capital + allowance for loan and lease losses	2.27	4.89	18	6.64	6.26	58	5.26	6.05	45	11.81
Loans and leases + other real estate owned	0.34	0.82	15	0.86	0.98	48	0.72	0.97	35	1.54

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.22	0.25	54	0.46	0.35	71	0.43	0.39	65	0.58	0.38	81	0.69	0.42	83
	90+ days past due	0.06	0.12	64	0.06	0.17	60	0.02	0.16	50	0.11	0.16	67	0.09	0.22	58
	Nonaccrual.....	0.44	0.60	47	0.78	0.70	63	0.74	0.76	58	0.56	0.46	63	0.69	0.57	70
Commercial and industrial	30–89 days past due.....	0.08	0.24	30	0.17	0.24	55	0.10	0.23	32	0.44	0.31	75	0.13	0.30	28
	90+ days past due	0.03	0.02	79	0.03	0.03	73	0.01	0.03	48	0.02	0.05	53	0.16	0.05	87
	Nonaccrual.....	0.11	0.65	12	0.91	0.80	62	0.63	0.75	46	2.53	0.83	95	1.65	0.76	88
Individuals	30–89 days past due.....	1.20	0.60	83	0.84	0.74	65	1.18	0.83	76	1.29	0.83	76	1.36	0.84	81
	90+ days past due	0.10	0.08	70	0.05	0.11	54	0.08	0.14	55	0.13	0.17	62	0.02	0.16	42
	Nonaccrual.....	0.36	0.17	83	0.74	0.24	88	0.80	0.28	88	0.53	0.17	89	0.53	0.23	84
Depository institution loans	30–89 days past due.....		0.03			0.01			0			0		0	0	47
	90+ days past due		0			0			0			0		0	0	47
	Nonaccrual.....		0			0			0			0		0	0	48
Agricultural	30–89 days past due.....	0	0.11	29	4.43	0.15	96	3.60	0.17	96	1.93	0.24	94	0	0.17	27
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due.....		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.01	0.11	39	0.01	0.14	43	0.01	0.18	37	0.08	0.20	48	0.08	0.17	50
	90+ days past due	0.01	0.01	84	0	0.01	63	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0.03	0.13	52	0.04	0.19	48	0.04	0.15	48	0.12	0.13	66	0.15	0.14	67

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.41	0.36	66	0.49	0.51	54	0.99	0.65	80	1.14	0.67	84	1.38	0.71	86
	90+ days past due	0.14	0.25	72	0.10	0.36	62	0.03	0.33	47	0.13	0.31	65	0.15	0.46	61
	Nonaccrual	1.01	0.76	73	1.55	0.91	84	1.49	0.89	80	1.16	0.73	80	1.15	0.86	73
Revolving	30–89 days past due	0.65	0.33	84	0.20	0.40	31	0.41	0.48	49	0.57	0.45	63	0.60	0.50	62
	90+ days past due	0.05	0.03	77	0	0.02	32	0	0.03	67	0	0.05	49	0	0.05	52
	Nonaccrual	0.98	1.05	66	0.29	1.28	20	1.53	1.13	75	0.13	1	17	0.09	1.17	12
Closed-end	30–89 days past due	0.32	0.36	56	0.59	0.52	63	1.19	0.65	81	1.31	0.70	85	1.62	0.75	87
	90+ days past due	0.17	0.27	73	0.14	0.41	66	0.03	0.38	52	0.17	0.35	69	0.19	0.53	64
Junior lien	30–89 days past due	1.03	0.71	76	1.95	0.89	84	1.47	0.87	81	1.47	0.70	87	1.47	0.84	82
	Nonaccrual	0.02	0.01	82	0.03	0.02	74	0.01	0.02	51	0.07	0.02	90	0.06	0.03	81
	90+ days past due	0	0	73	0	0	77	0	0	69	0.01	0	89	0.02	0	88
	Nonaccrual	0.02	0.04	48	0.20	0.05	93	0.04	0.04	58	0.18	0.04	94	0.20	0.06	88
Commercial real estate	30–89 days past due	0.13	0.16	58	0.45	0.21	78	0.11	0.26	41	0.21	0.18	69	0.22	0.17	66
	90+ days past due	0.02	0.01	75	0.04	0.02	80	0.02	0.02	69	0.09	0.03	82	0.05	0.03	76
	Nonaccrual	0.16	0.48	25	0.34	0.53	42	0.32	0.62	32	0.17	0.23	43	0.38	0.28	71
Construction and development	30–89 days past due	0.07	0.15	57	0.11	0.24	54	0.40	0.28	71	0.57	0.28	79	0.51	0.21	83
	90+ days past due	0	0.01	80	0.01	0.01	77	0	0.01	35	0.41	0.02	95	0.04	0.02	80
	Nonaccrual	0.08	0.31	50	0.30	0.32	70	0.24	0.41	61	0.11	0.20	55	0.14	0.19	58
1–4 family	30–89 days past due	0.06	0.03	80	0	0.03	29	0.26	0.03	93	0.43	0.06	91	0.45	0.06	94
	90+ days past due	0	0	45	0	0	41	0	0	42	0.22	0	97	0	0	43
Other	Nonaccrual	0.03	0.02	79	0.02	0.03	68	0.09	0.03	86	0.05	0.02	82	0.05	0.02	76
	30–89 days past due	0.02	0.10	52	0.11	0.17	63	0.14	0.22	61	0.13	0.20	64	0.06	0.13	50
	90+ days past due	0	0	85	0.01	0	85	0	0	40	0.19	0.01	96	0.04	0.02	82
	Nonaccrual	0.05	0.25	54	0.28	0.26	71	0.15	0.35	59	0.06	0.17	51	0.08	0.15	54
Multifamily	30–89 days past due	0	0.09	26	0.46	0.09	88	0	0.09	22	0.07	0.08	67	0.06	0.10	60
	90+ days past due	0	0	46	0.14	0	96	0	0	45	0.08	0	94	0	0.01	39
	Nonaccrual	0.02	0.13	49	0.13	0.09	68	0.14	0.11	70	0.18	0.05	85	0.51	0.08	96
Nonfarm non-residential	30–89 days past due	0.15	0.12	64	0.51	0.21	82	0.07	0.23	34	0.15	0.14	55	0.13	0.17	43
	90+ days past due	0.03	0.01	75	0.03	0.02	78	0.02	0.02	73	0.03	0.03	68	0.05	0.03	79
Owner Occupied	Nonaccrual	0.19	0.58	23	0.37	0.68	38	0.35	0.80	28	0.18	0.28	38	0.45	0.30	71
	30–89 days past due	0.11	0.04	84	0.02	0.07	38	0.04	0.07	49	0.10	0.07	66	0.07	0.09	42
Other	90+ days past due	0	0	75	0	0	73	0.02	0	85	0.02	0.01	71	0.01	0.01	66
	Nonaccrual	0.12	0.20	41	0.26	0.26	51	0.24	0.27	46	0.14	0.16	54	0.38	0.17	82
	30–89 days past due	0.05	0.07	62	0.49	0.13	85	0.03	0.14	41	0.05	0.07	50	0.06	0.07	63
	90+ days past due	0.02	0.01	80	0.03	0.01	81	0	0.01	73	0.01	0.01	73	0.04	0.01	85
	Nonaccrual	0.07	0.31	29	0.11	0.36	36	0.11	0.44	28	0.04	0.10	35	0.07	0.13	49
Farmland	30–89 days past due	0.81	0.13	91	0	0.24	26	0.67	0.11	90	0.11	0.23	57	1.69	0.25	91
	90+ days past due	0	0.01	44	0.72	0.01	97	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	1.33	1.06	75	0	1.49	17	0	1.13	19	0	0.84	19	0.18	1.23	46
Credit card	30–89 days past due	1.27	0.79	81	1.21	0.92	63	0.94	0.95	47	1.43	1.19	67	1.40	1.22	63
	90+ days past due	0.50	0.40	56	0.42	0.55	47	0.74	0.63	52	0.85	0.78	52	0.01	0.73	23
	Nonaccrual	0	0.08	75	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,084,387	2,064,828	2,067,450	2,046,177	2,018,456										
Retained earnings	1,621,393	1,308,023	1,387,622	1,476,232	1,243,592										
Accumulated other comprehensive income (AOCI)	198	98,938	80,068	-54,724	-180,709										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,705,978	3,471,789	3,535,140	3,467,685	3,081,339										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	906,744	926,469	921,023	938,247	870,286										
Accumulated other comprehensive income-related adjustments	197	98,938	80,068	-54,724	-180,709										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,799,037	2,446,382	2,534,049	2,584,162	2,391,762										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,799,037	2,446,382	2,534,049	2,584,162	2,391,762										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,799,037	2,446,382	2,534,049	2,584,162	2,391,762										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	172,500	322,500	322,500	150,000	150,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	302,738	297,522	299,143	195,225	194,514										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	475,238	620,022	621,643	345,225	344,514										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	475,238	620,022	621,643	345,225	344,514										
Exited advanced approach tier 2 capital															
Total capital	3,274,275	3,066,404	3,155,692	2,929,387	2,736,276										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	35,152,526	32,569,248	32,964,602	30,299,203	28,383,360										
Less: Deductions from common equity tier 1 capital	906,744	926,468	921,023	938,247	870,286										
Less: Other deductions	-105,785	-135,499	-133,988	-143,120	-75,520										
Total assets for leverage ratio	34,351,567	31,778,279	32,177,567	29,504,076	27,588,594										
Total risk-weighted assets	25,067,534	23,742,475	23,872,707	24,611,706	22,814,154										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.17	12.59	28	10.30	12.26	22	10.61	12.35	26	10.50	12.11	25	10.48	12.09	26
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.17	13.31	12	10.30	12.97	7	10.61	13.08	10	10.50	12.78	14	10.48	12.85	10
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.06	15.21	12	12.92	15.12	11	13.22	15.23	15	11.90	14.36	7	11.99	14.45	7
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.15	9.07	25	7.70	9.05	11	7.88	9.13	13	8.76	9.76	22	8.67	9.71	15
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1,341			1,117			1,596			1,950			2,042		20.05	-63.11
Other insurance activities income		1,341			1,117			1,596			1,950			2,042		20.05	-63.11
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		661,769			611,713			615,780			608,063			549,300		8.18	38.27

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88						
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53						
Insurance activities revenue / Adjusted operating income	0.14	0.38	59	0.12	0.41	57	0.12	0.41	58	0.16	0.47	60	0.17	0.47	62				
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37				
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54						
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46						
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42				
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64						
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99						
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49						
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.87	11.72	86	21.13	11.07	91	20.63	11.03	90	21.91	11.51	88	21.24	10.22	86				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)		14,613			19,012			17,051			17,409			18,929					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.04	0.44	79	0.06	0.75	79	0.05	0.75	77	0.06	1.39	75	0.07	1.79	76				

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	45,548	42,471	43,094	69,369	22,373
Real estate loans.....	2,747	2,759	2,707	22,528	4,753
Commercial and industrial loans	42,801	39,712	40,387	46,841	17,620
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	3,498	3,498	3,500	3,467	3,500
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	49,046	45,969	46,594	72,836	25,873
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans	0.01	0.86	6		0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	7.24	-0.16	64	-2.92	-0.58	52	-37.88	-2.40	13	210.06	22.48	91	9.15	7.24	59
Total selected assets.....	6.69	3.36	63	-2.61	2.65	43	-36.03	2.04	11	181.51	12.40	92	7.81	3.24	63
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	110,000	70,000	70,000	240,000	200,000	57.14	22.22
Dividends	110,000	70,000	70,000	240,000	200,000	57.14	22.22
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	5,000	0	0	5,000	2		
Dividends	5,000	0	0	5,000	0		
Interest	0	0	0	0	2		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	115,000	70,000	70,000	245,000	200,002	64.29	27.78
Securities gains (losses)	0	0	0	0	-2,758		-100.00
Other operating income	0	0	0	0	851		-100.00
Total operating income	115,000	70,000	70,000	245,000	198,095	64.29	25.90
Operating Expenses							
Personnel expenses	2,526	2,521	3,363	3,364	3,058	0.20	8.97
Interest expense	12,354	10,412	15,420	9,101	11,072	18.65	39.37
Other expenses	6,744	2,490	3,524	3,170	2,693	170.84	146.94
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	21,624	15,423	22,307	15,635	16,823	40.21	55.42
Income (loss) before taxes	93,376	54,577	47,693	229,365	181,272	71.09	20.59
Applicable income taxes (credit)	-5,190	-3,714	-8,539	-3,830	-4,584		
Extraordinary items							
Income before undistributed income of subsidiaries	98,566	58,291	56,232	233,195	185,856	69.09	19.76
Equity in undistributed income of subsidiaries	226,905	-207,040	-101,406	94,185	137,914		1396.24
Bank subsidiaries	228,358	-208,273	-103,042	96,962	134,309		1403.64
Nonbank subsidiaries	-1,453	1,233	1,636	-2,777	3,605		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	325,471	-148,749	-45,174	327,380	323,770		233.94
Memoranda							
Bank net income	338,358	-138,273	-33,042	336,962	334,309		221.67
Nonbank net income	3,547	1,233	1,636	2,223	3,605	187.67	
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,661,914	96.42	3,427,026	92.88	3,512,503	93.61	3,525,921	3,042,008	6.85	42.23
Common and preferred stock		3,660,180	96.38	3,425,331	92.83	3,511,693	93.59	3,524,029	3,040,186	6.86	42.23
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		1,734	0.05	1,695	0.05	810	0.02	1,892	1,822	2.30	40.29
Investment in nonbank subsidiaries		23,739	0.63	24,881	0.67	25,177	0.67	23,552	26,274	-4.59	683.72
Common and preferred stock		23,681	0.62	24,731	0.67	25,134	0.67	23,498	26,274	-4.25	681.81
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		58	0	150	0	43	0	54	0	-61.33	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		96,758	2.55	227,720	6.17	199,995	5.33	57,943	153,939	-57.51	49.50
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		3,308	0.09	3,696	0.10	3,599	0.10	3,987	1,958	-10.50	33.87
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		12,062	0.32	6,449	0.17	11,012	0.29	3,168	3,088	87.04	-52.87
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,797,781	100.00	3,689,772	100.00	3,752,286	100.00	3,614,571	3,227,267	2.93	38.30
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	-100.00
Subordinated notes and debentures		166,626	4.39	312,178	8.46	312,260	8.32	145,571	145,396	-46.62	14.91
Other liabilities		1,389	0.04	1,950	0.05	1,001	0.03	1,315	531	-28.77	38.35
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		168,015	4.42	314,128	8.51	313,261	8.35	146,886	145,927	-46.51	-34.61
Equity Capital		3,629,766	95.58	3,375,644	91.49	3,439,025	91.65	3,467,685	3,081,340	7.53	45.82
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		309,513	8.15	309,513	8.39	309,513	8.25	309,513	292,716	0.00	19.82
Common surplus		1,926,219	50.72	1,931,432	52.35	1,908,667	50.87	1,872,426	1,744,253	-0.27	13.50
Retained earnings		1,545,181	40.69	1,211,878	32.84	1,291,506	34.42	1,476,232	1,243,592	27.50	88.88
Accumulated other comprehensive income		198	0.01	98,938	2.68	80,068	2.13	-54,724	-180,709	-99.80	
Other equity capital components		-151,345	-3.99	-176,117	-4.77	-150,729	-4.02	-135,762	-18,512		
Total liabilities and equity capital		3,797,781	100.00	3,689,772	100.00	3,752,286	100.00	3,614,571	3,227,267	2.93	38.30
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.36	12.52	57	-5.76	6.29	7	-1.32	7.29	7	9.92	9.68	53	11.04	10.40	57
Bank net income / Average equity investment in banks	12.66	12.35	60	-5.36	6.43	7	-0.96	7.45	7	10.19	10.51	55	11.25	11.19	56
Nonbank net income / Average equity investment in nonbanks	18.38	13.18	68	6.85	8.01	58	6.76	9.75	52	8.58	7.89	64	14.72	7.10	78
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	103.96	96.45	71		87.60			88.16		102.93	82.22	53	103.26	82.56	53
Nonbank net income / Parent net income	1.09	3.22	55		4.43			3.59		0.68	5.93	47	1.11	3.78	58
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	4.63	16.51	22	9.31	20.37	38	9.11	20.06	36	4.24	20.43	19	4.74	20.88	22
Total debt / Equity capital	4.59	11.37	33	9.25	14.74	52	9.08	14.41	51	4.20	14.31	36	4.72	14.69	42
Total debt + notes payable to subs that issued TPS / Equity capital	4.59	13.41	24	9.25	17.04	41	9.08	16.67	39	4.20	16.36	23	4.72	17.10	26
Total debt + Loans guaranteed for affiliate / Equity capital	4.59	11.46	33	9.25	15.02	51	9.08	14.68	50	4.20	14.56	36	4.72	15.14	42
Total debt / Equity capital – excess over fair value	4.59	11.47	33	9.25	14.86	52	9.08	14.52	51	4.20	14.51	36	4.72	14.81	42
Long-term debt / Equity capital	4.59	10.65	33	9.25	13.73	53	9.08	13.56	51	4.20	13.04	37	4.72	13.37	42
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	12.36	40.69	26	21.05	32.61	37	21.17	34.67	35	9.77	28.44	33	12.81	28.63	35
Double Leverage															
Equity investment in subs / Equity capital	101.49	103.15	46	102.20	103.27	47	102.84	102.81	50	102.30	103.22	49	99.52	103.10	30
Total investment in subs / Equity capital	101.54	108.29	35	102.26	110.46	34	102.87	110.16	36	102.36	111.07	36	99.58	112.48	18
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.12	0.27	46		0.69			0.47		0.24	0.36	49	-0.05	0.35	31
Equity investment in subs – equity cap / Net income-div (X)	0.16	0.85	17		2.31			1.82		0.34	1.22	24		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	133.28	152.56	49	85.23	128.63	23	67.16	136.59	13	225.57	177.68	75	192.47	162.34	65
Cash from ops + noncash items + op expense / Op expense + dividend	156.25	155.61	60	101.99	142.45	32	78.82	147.24	11	245.59	190.27	76	221.22	174.91	73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	59.54	94.59	24	295.59	140.42	89	221.03	134.08	84	13.53	116.34	7	178.84	103.19	89
Pretax operating income + interest expense / Interest expense	855.84	1,645.53	38	624.17	1,826.91	38	409.29	2,016.32	26	2,620.22	1,968.54	77	1,737.21	2,898.75	66
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	855.84	1,896.20	36	624.17	1,413.95	39	409.29	1,539.23	25	2,590.66	1,632.83	77	1,737.21	1,369.37	67
Dividends + interest from subsidiaries / Interest expense + dividends	136.26	174.48	45	85.33	144.62	25	63.05	150.43	16	235.64	210.80	69	200.18	188.90	58
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.90	3.29	53	6.37	3.69	74	5.62	3.85	68	1.73	2.64	50	4.91	2.61	72
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.07	1.76	50	0.09	2.95	50	0.08	2.66	49	0.09	5.62	45	0.10	5.50	41
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	73.09	69.90	61	122.87	84.44	83	170.02	81.10	90	40.68	57.84	35	47.80	57.26	45	
Dividends declared / Net income	22.14	27.22	41		49.77			42.29		28.98	33.08	40	27.44	27.33	40	
Net income – dividends / Average equity.....	9.62	9.25	61	-8.54	3.19	6	-4.10	4.14	7	7.04	6.46	57	8.01	7.33	59	
Percent of Dividends Paid																
Dividends from bank subsidiaries	152.68	160.45	58	97.74	130.19	37	73.22	132.17	25	252.98	178.13	73	225.13	157.73	67	
Dividends from nonbank subsidiaries	6.94	6.19	75	0	3.74	26	0	3.41	23	5.27	7.53	68	0	7.13	23	
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42	
Dividends from all subsidiaries	159.62	213.42	51	97.74	167.02	27	73.22	174.85	15	258.25	260.40	64	225.13	215.26	58	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	32.51	43.30	39		61.85			60.28		71.22	66.55	55	59.82	60.71	51	
Interest income from bank subsidiaries.....	0	0.11	25		0.48			0.36		0	0.54	18	0	0.52	18	
Management and service fees from bank subsidiaries	0	0.87	38		1.79			1.47		0	1.55	36	0	1.88	36	
Other income from bank subsidiaries.....	0	0	46		0			0		0	0	46	0	0	47	
Operating income from bank subsidiaries	32.51	48.70	35		71.13			62.88		71.22	69.36	50	59.82	63.43	48	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	140.96	66.90	85	0	52.29	17	0	56.39	15	224.92	82.95	88	0	51.40	17	
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0.06	18.56	51	
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	140.96	94.31	78	0	70.62	11	0	79.84	8	224.92	150.41	77	0.06	99.33	14	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56		
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95		
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43		
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01		
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	95.65	72.55	53	100	68	94	100	69.76	96	97.96	67.32	68	100.96	65.18	99	
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	95.65	82.68	41	100	80.80	90	100	82.20	93	97.96	78.80	54	100.96	74.20	98	
Dividends from nonbank subsidiaries		4.35	3.56	77	0	2.36	25	0	1.95	23	2.04	2.65	69	0	2.57	23
Interest income from nonbank subsidiaries.....		0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	59
Management and service fees from nonbank subsidiaries		0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....		0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries		4.35	5.69	71	0	5.80	18	0	4.70	16	2.04	7.29	57	0	7.64	27
Dividends from subsidiary holding companies.....		0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies		0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....		0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....		0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....		0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....			152.66		216.76			135.13			83.37			87.87		
Loans and advances from subsidiaries / Total debt		0	28.03	13	0	27.05	12	0	27.08	12	0	28.33	11	0	26.53	12